

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 19-19280-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Randolph Ruby
22 Circle Drive
Millington, NJ 07946

Christine L Ruby
22 Circle Drive
Millington, NJ 07946

Social Security No.:
xxx-xx-1666

xxx-xx-6763

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 6/27/19
Time: 08:30 AM
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: May 30, 2019
JAN: rh

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

Certificate of Notice Page 2 of 2
 United States Bankruptcy Court
 District of New Jersey

In re:
 Randolph Ruby
 Christine L Ruby
 Debtors

Case No. 19-19280-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 132

Page 1 of 1
 Total Noticed: 16

Date Rcvd: May 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2019.

db/jdb	+Randolph Ruby, Christine L Ruby, 22 Circle Drive, Millington, NJ 07946-1708
518230449	+Best Egg (Marquette Funding LLC), 1523 Concord Pike, Suite 201, Wilmington, DE 19803-3656
518230450	+EXXNMOBIL/CITIBANK CBNA, PO BOX 6497, Sioux Falls, SD 57117-6497
518230451	+First Premier Bank, 3820 N. Louise Ave, Sioux Falls, SD 57107-0145
518230453	+Matrix Financial Services Corporation, 425 Phillips Blvd, Trenton, NJ 08618-1430
518230455	+VW Financial Services, PO Box 7572, Libertyville, IL 60048-7572

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov May 30 2019 21:54:54 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 30 2019 21:54:53 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+E-mail/PDF: gecsedirecoverycorp.com May 30 2019 22:02:41 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518230448	E-mail/Text: bnc-applied@quantum3group.com May 30 2019 21:54:55 Applied Bank, 4700 Exchange Court, Boca Raton, FL 33431-0966
518251093	E-mail/Text: mrdiscen@discover.com May 30 2019 21:54:49 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518230452	+E-mail/Text: bankruptcy_notifications@ccsusa.com May 30 2019 21:54:58 HIGH POINT SAFETY INSURANCE, c/o CREDIT COLLECTION SERVIC, P O BOX 607, Norwood, MA 02062-0607
518230447	E-mail/Text: cio.bncmail@irs.gov May 30 2019 21:54:51 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518239867	E-mail/PDF: resurgentbknofications@resurgent.com May 30 2019 22:02:43 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518230454	+E-mail/Text: bkr@cardworks.com May 30 2019 21:54:48 Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
518233740	+E-mail/PDF: gecsedirecoverycorp.com May 30 2019 22:02:41 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
	TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2019 at the address(es) listed below:

Kevin Gordon McDonald	on behalf of Creditor	Matrix Financial Services Corporation
kmcDonald@kmlawgroup.com,	bkgroup@kmlawgroup.com	
Marie-Ann Greenberg	magecf@magtrustee.com	
Mark K. Smith	on behalf of Joint Debtor Christine L Ruby	markksmithlaw@aol.com,
Romasmith@aol.com		
Mark K. Smith	on behalf of Debtor Randolph Ruby	markksmithlaw@aol.com, Romasmith@aol.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 5